



DWD Issuance 07-2009

Issued: November 17, 2009
Effective: November 17, 2009

Subject: HOPE NOW Services for Career Center Customers

1. Purpose: To provide information and guidance to Missouri Career Center administrators and staff (Missouri's Workforce Development System) that will help promote immediate awareness and use of HOPE NOW services designed to maximize home ownership and prevent unnecessary foreclosures.
2. Background: The Division of Workforce Development (DWD) reminds you to make your service staff and customers aware of the U.S. Department of Labor efforts to incorporate home mortgage assistance and counseling as services which are made available to any Career Center Customer.

We all acknowledge that a major contributing factor to home foreclosure is job loss. The HOPE NOW Alliance is a private sector, broad-based group whose mission is to maximize home ownership and minimize unnecessary foreclosures. This includes mortgage companies that account for more than 80% of serviced mortgage loans, key mortgage associations, government mortgage enterprises (i.e., Fannie Mae and Freddie Mac), mortgage insurers and Housing and Urban Development (HUD) approved counseling agencies.

2. Substance: The U.S. Department of Labor, Employment and Training Administration, is now actively in partnership with HOPE NOW using three broad public relations strategies:
- 1) Use of free mortgage counseling obtained by the HOPE NOW hotline;
 - 2) A national outreach direct letter campaign; and
 - 3) Workshops in major urban areas around the country.

Hotline:

HOPE NOW Hotline is a service managed by the Homeownership Preservation Foundation. This foundation provides housing counseling through a network of HUD certified counseling agencies that are dedicated to helping homeowners. Their single mission is to help homeowners avoid foreclosure. When a homeowner calls this Hotline, they are connected to one of these HUD approved counseling agencies and all counseling is free to the homeowner. To connect, dial 888-995-HOPE (4673).

3. Action: The Division encourages you to immediately incorporate this information and to discuss this service availability as a part of your engaging Career Center customers and to further inform sessions and meetings you may hold with customer groups. For example, Rapid Response program presentations, formal discussions about Career Center services and all discussions with employers should also include an explanation of the availability of this service.

Outreach:

HOPE NOW has for several months been engaged in a national direct letter campaign to homeowners “at-risk” who have not made contact with their mortgage company. Any homeowner that is 60 days or more delinquent on their mortgage and have not contacted their mortgage company is sent a letter encouraging them to reach out to a HUD approved counselor for assistance. Since November 2007, HOPE NOW member mortgage companies have sent nearly 4.9 million letters.

The Division strongly encourages all management and staff to be aware of this outreach campaign and to advise Career Center customers accordingly that these efforts are designed to engage a discussion with their mortgage company as an option that is far preferable to taking no action at all to seek help in their mortgage situation.

In addition, homeowners may now reach out to request assistance from their mortgage company by simply filling out an on-line form. The newly designed website: <http://www.hopenow.com> allows homeowners to request assistance on-line, which is sent directly to the homeowners mortgage company. This website also has a direct hotlink to unemployment assistance services as a result of this national outreach and collaborative effort.

4. Contact: For more information, contact Clinton Flowers, Manager, Performance and Research Unit, 573-526-8261, or Clinton.Flowers@ded.mo.gov.

5. Reference: **Other Websites:**

Additional linkage actions taken by the ETA include:

- Incorporation of www.careeronestop.org/reemployment and Unemployment Insurance resources on the HOPE NOW website;
- Introduction of a web-based information tool that provides UI beneficiaries potential income for a future 9-month period for use by mortgage lenders to verify whether beneficiaries qualify for mortgage refinancing. Please reference: http://www.ows.doleta.gov/unemploy/ben_entitle.asp;

Workshops:

A number of workshops will be held by collaborating members of HOPE NOW, especially in local communities that can represent a multi-state audience of homeowners that can become specially informed and given an opportunity to speak with their mortgage company. One such workshop was held in St. Louis on November 4, 2009.

6. Rescissions: None

7. Attachments: None



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